

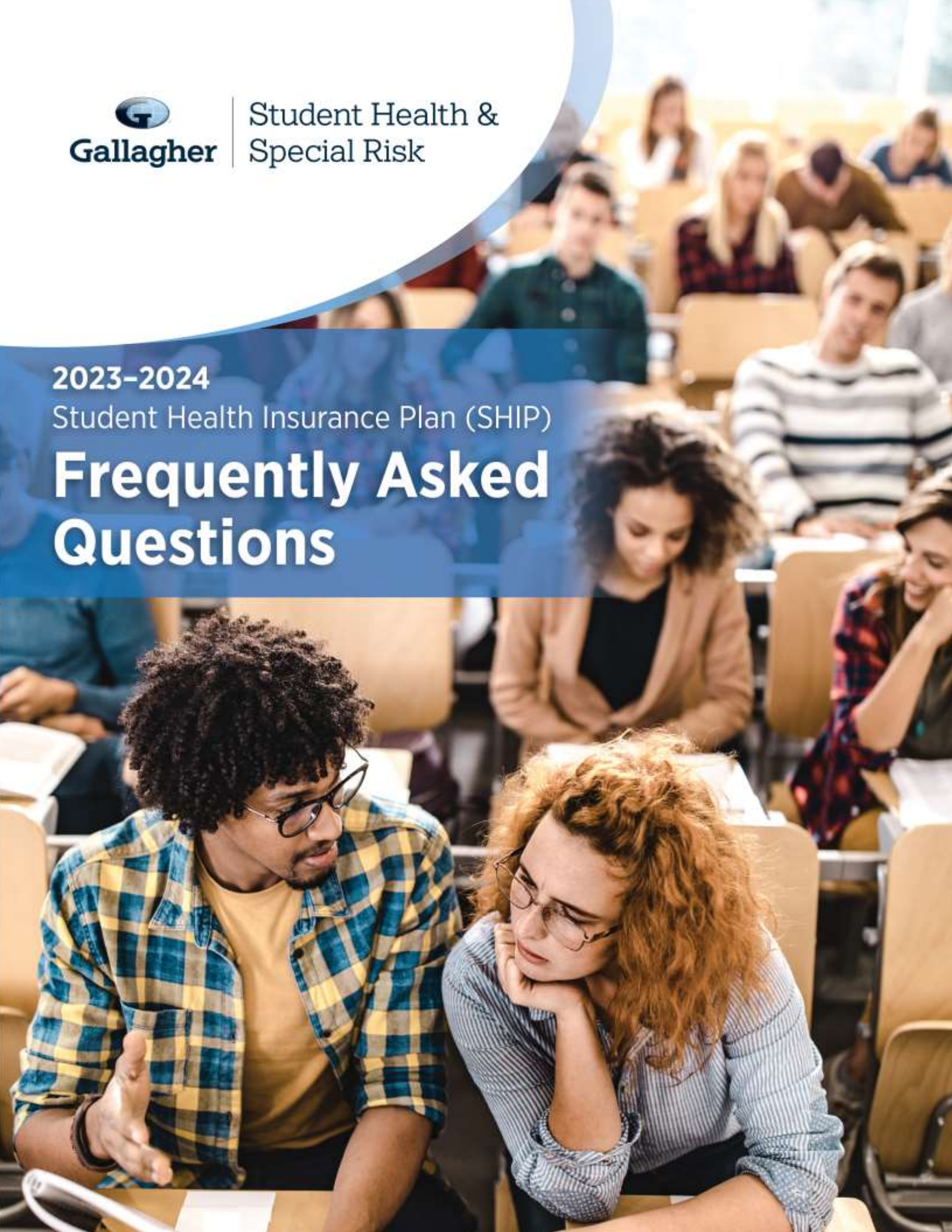


Student Health &  
Special Risk

2023-2024

Student Health Insurance Plan (SHIP)

# Frequently Asked Questions



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## Getting Started

### Where can I learn about the student health insurance plan (SHIP)?

Visit [www.gallagherstudent.com/twves](http://www.gallagherstudent.com/twves)

## Enrolling in My SHIP

### Am I eligible for student health insurance?

All international students are required to have health insurance and will be automatically enrolled in and billed for the Student Health Insurance Plan unless proof of comparable coverage is received by the deadline.

All domestic undergraduates taking six or more credit hours (three in the summer), all domestic graduate students taking three or more credit hours and all domestic GPNA's (Graduate Program of Nurse Anesthesia), Education and Clinical Teaching Program, Counseling, and Family Nurse Practitioner Program students taking at least one credit hour are eligible to enroll in this insurance plan on a voluntary basis. Eligible Dependents of enrolled students may purchase the plan on a voluntary basis.

### How do I login to enroll or waive (opt out) of SHIP?

1. Visit [www.gallagherstudent.com/twves](http://www.gallagherstudent.com/twves).
2. Under "Profile," click "Log In" and enter your student login credentials.

### How do I enroll?

1. Go to [www.gallagherstudent.com/twves](http://www.gallagherstudent.com/twves).
2. Follow the login Instructions.
3. View "Account Details," found on the lower left side of landing page to select to "enroll".

### How do I enroll my dependents?

1. Go to [www.gallagherstudent.com/twves](http://www.gallagherstudent.com/twves).
2. Follow the login Instructions.
3. Click on the "Enroll" button under "Plan Summary."
4. Follow the instructions to complete the form to enter and enroll your "dependent spouse/partner" and/or "dependent children."
5. Enrollment confirmation email will be sent.
6. You will receive an email with a link to submit payment.



You must purchase dependent insurance for the same coverage period as your own coverage; it can't be for a longer or shorter period than your own. For example, if you enroll for fall coverage, your dependents need to be enrolled for fall coverage; you wouldn't be able to enroll them for annual coverage. If you enroll for fall coverage and do not enroll your dependents at that time, you cannot enroll your dependents unless a qualifying event occurs.

**Note:** If enrolling a dependent for the first time in SHIP, documentation needs to be uploaded at the time of submission. For example, a marriage certificate for a dependent spouse or birth certificate for a dependent child.

### How do I waive health insurance coverage?

1. Go to [www.gallagherstudent.com/txwes](http://www.gallagherstudent.com/txwes)
2. Follow the login instructions.
3. Click on the "Waive" button under "Plan Summary."
4. You will need your health insurance information.
5. Follow the instructions to complete the form.
6. A reference number will be emailed upon submission; however, final determination may take 24–48 hours.

**Note:** Your insurance information is required to complete the waiver form; you do not need to upload documents at the time of initial submission. You will receive an email notification if additional documents are needed.

### Will you audit or verify my waiver request?

Yes, we will audit or verify your waiver request. This is to make sure your insurance plan will cover you when you are at school.

### Can I cancel my waiver form after I've submitted it?

Yes, but only if it's before your waiver/enrollment deadline.

7. Go to [www.gallagherstudent.com/txwes](http://www.gallagherstudent.com/txwes)
1. Follow the login instructions.
2. Navigate to "Account Details."
3. Click "Click Here to Rescind Your Waiver."
4. Click "Rescind My Waiver."

**Note:** Once waiver is rescinded, this action cannot be reversed. You may not edit your form after the waiver deadline.



## If I waive, but then lose my coverage, can I enroll in SHIP or enroll my dependents if they lose coverage?

If you waive SHIP and then lose coverage, you can enroll in the plan. Losing coverage is categorized as a Qualifying Life Event. Other Qualifying Life Events include:

- Reaching the age limit of another health insurance plan.
- Involuntary loss of coverage from another health insurance plan.

## You can only add eligible dependent(s) outside of the enrollment period if one of these qualifying events occurs:

- You get married
- You have a child
- You get divorced
- Your dependent enters the country for the first time
- Your dependent loses coverage under another insurance plan

## To initiate the Qualifying Life Event process:

1. Go to [www.gallagherstudent.com/txwes](http://www.gallagherstudent.com/txwes)
2. Follow the login instructions.
3. Click on "Enroll-Qualifying Life Event."
4. Complete the online form and upload the required supporting document, such as the loss of coverage letter from your prior health insurance company showing your name and the last day of coverage.

**Note:** Read the form carefully as it contains very specific information on the Qualifying Life Event process.

## Once enrolled, can I cancel? Get a refund?

Once you are enrolled in SHIP, you will remain enrolled for that coverage period. If you are an international student withdrawing or graduating from your school and returning to your home country, you may qualify for a refund of premium. **Note: If there are any claims submitted and paid by the carrier the plan may not be terminated.**

## What do my benefits include?

Your SHIP is fully compliant with the ACA and all other federal and state mandates. It pays for a wide range of medical services, including hospital room and board, inpatient and outpatient surgical procedures, labs and x-



rays, chemotherapy and radiation, inpatient and outpatient mental health services, physician office visits, consultant visits, ambulance, emergency care and prescription drugs. It also covers intercollegiate sports injuries the same as any other injury.

It covers preventive care services at no cost when you use In-Network providers. This includes routine physicals and examinations, screenings, GYN examinations and most immunizations.

It pays for 80% of your medical fees when you use In-Network providers. This is the advantage to using in-network providers. When you use Out-of-Network providers the coinsurance is less which means your potential out-of-pocket costs are more. You will also be responsible for paying any deductibles and applicable office visit and prescription drug copayments.

- It has a \$500 per Insured, per policy year deductible for In-Network services and a \$1,000 per Insured, per policy year deductible for Out-of-Network services.
- It has a \$50 copayment for office visits.
- Prescription drugs are covered for a 31-day supply after a: ○ \$10 copay for a Tier-1 drug, ○ \$30 copay for a Tier-2 drug, ○ \$50 copay for a Tier-3 drug.

**Note:** in some cases, prescription drugs may have a supply or quantity limit or require your doctor to get a Prior Authorization before you can pick-up your prescription. You can see review your plans' pharmacy list or formulary by visiting your school's page at [www.gallagherstudent.com/txwes](http://www.gallagherstudent.com/txwes).

## How can I get more information about my plan?

Go to [www.gallagherstudent.com/txwes](http://www.gallagherstudent.com/txwes)

## Have changes been made to this year's plan?

### **No changes made:**

No changes were made to the plan for the 2023–2024 Policy Year.

## Am I still covered if I live off campus? While traveling? When studying abroad?

### **With Travel Assistance:**

Yes, your plan covers you wherever you are. If you are enrolled in SHIP and paid the premium, you'll be covered. Your plan also provides you with 24-hour Worldwide Travel Assistance, which includes services ranging from a lost



passport to helping with emergency medical assistance or arranging emergency medical evacuation or repatriation of remains. It's important to contact United Healthcare Global before making arrangements on your own. Otherwise, these services will not be covered.

**Other information about seeking medical care abroad:**

- Always keep your SHIP ID card with you.
- Save a copy of the plan brochure and/or bookmark your student health website.
- If you get sick while abroad, you will likely need to pay for your care first and then submit bills for reimbursement. Your covered expenses will likely be considered an out-of-network expense.
- Before you submit claims for reimbursement, have the itemized bill(s) translated into English. Also include a letter informing the claims administrator you already paid for the healthcare service and need to be reimbursed.
- Write your name, ID number, address and school name on your bill(s). This will help the claims company process your reimbursement request correctly and promptly.

**Am I still covered after I graduate?**

You will be covered under your SHIP until the end of the policy period for which you are enrolled in SHIP and have paid your premium. If you enrolled and paid for the fall semester and graduate in December, you will be covered until the end of the fall semester coverage period. If you enrolled and paid for annual or spring/summer coverage and graduate in the spring, you will be covered until the end of the policy year. You won't be able to continue your coverage after your policy terminates.

**What other services are available to me through my SHIP?**

The following services are included and complement your SHIP program:

**Coast to Coast Vision™**

This is a discount program— not insurance—that will help make vision care more affordable. Students save 10% to 60% off eyeglasses, contact lenses and other retail eyewear items, as well as 10% to 30% off eye examinations at any participating Coast to Coast Vision™ provider and 40% to 50% off the national average on LASIK. For more information, to access your Coast to Coast Vision™ membership card, visit student, or for questions about the discount plan, call 800-252-3059.

**UNI-CARE**

This is a discount program— not insurance—that will help make dental care more affordable. Students save 10% to 50% on dental care expenses at any participating UNI-CARE dental provider nationwide. For more information, to access your UNI-CARE membership card, visit student, or for questions about the discount plan, call 800-252-3059.



## SilverCloud Behavioral Health

SilverCloud Health offers online, self-guided programs designed for young adults to address anxiety, depression, stress, resilience, or insomnia. Based on cognitive behavioral therapy principles, these self-guided programs are available any time, on any device. To start on your path to better managing your well-being, visit <https://gsh.silvercloudhealth.com/signup/>

## How do I obtain a tax form?

If the federal government requires reporting of health insurance coverage for 2023, tax forms will be mailed to the address on file by either the Insurance Carrier or the Claims Administrator. Please refer to the Important Contact Information Section of this document for further information.

# Contact Information

## Who do I contact?

See the guide below:

Answer Needed	Who To Contact	Contact Information
Enrollment, coverage, or service concerns	Gallagher Student Health & Special Risk	500 Victory Road Quincy, MA 02171 Website: <a href="http://www.gallagherstudent.com/twx/es">www.gallagherstudent.com/twx/es</a>
ID cards, benefits, claims, claims payments incurred & Tax forms	UnitedHealthcare StudentResources	P.O. Box 809025 Dallas, TX 75380-9025 Phone: 1-866-948-8472 Email: <a href="mailto:GSHClaims@uhcsr.com">GSHClaims@uhcsr.com</a> Website: <a href="http://www.uhcsr.com">www.uhcsr.com</a>
Preferred Provider Network	UHC Choice Plus	Phone: 1-866-948-8472 Website: <a href="http://www.gallagherstudent.com/twx/es">www.gallagherstudent.com/twx/es</a> , click "Find a Doctor"
Participating pharmacies	UnitedHealthcare Pharmacy	Phone: 1-855-828-7716 Website: <a href="http://www.gallagherstudent.com/twx/es">www.gallagherstudent.com/twx/es</a> , click "Pharmacy Program"
Voluntary Dental	Ameritas	Phone: 1-855-672-3232

<p>Gallagher Student Health Complements (SHIP Plan Enhancements)</p>	<p>Coast to Coast Vision (Discount Vision)</p> <p>800-252-3059</p> <p><a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a></p> <p>UNI-CARE (Dental Savings)</p> <p>800-252-3059</p> <p><a href="http://findbestbenefits.com/student">findbestbenefits.com/student</a></p> <p>SilverCloud (Behavioral Health)</p> <p><a href="https://gsh.silvercloudhealth.com/signup/">https://gsh.silvercloudhealth.com/signup/</a></p> <p>)</p>	
<p>Worldw ide assistance services (medical evacuation and repatriation)</p>	<p>UnitedHealthcare Global</p>	<p>Toll-free within the United States: 1-800-527-0218</p> <p>Collect from outside of the United States: 1-410-453-6330</p> <p>Email: <a href="mailto:assistance@UHCGlobal.com">assistance@UHCGlobal.com</a></p>
<p>Telehealth services</p>	<p>HealthiestYou</p>	<p>Phone: 1-855-866-0895 Website: <a href="http://www.telehealth4students.com">www.telehealth4students.com</a></p>